

IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN
DISTRICT OF PENNSYLVANIA

Plaintiff

OMOTOSHO DAPO DAYO

29 N main street, Apt 3A,

Springcity, PA, 19475

V.

Defendant

OLD NAVY

P. O BOX 965005,

Orlando, Florida, 32896

CIVIL ACTION

NO. 2021-4007-CV

FILED

OCT 06 2021

KATE BARKMAN, Clerk
By _____ Dep. Clerk

CIVIL ACTION COMPLAINT

The plaintiff wishes to set forth the following complaint in civil action, after a lower court did not grant the plaintiff's prayers through a default hearing. And the defendant wishes to approach a higher court.

I. INTRODUCTION

1. There are inaccuracies in the reporting of the plaintiff credit profile
2. This is an action of willful non-compliance on the part of the defendant which prompted the plaintiff to approach a higher court
3. Defamation on the part of the defendant

4. Negligent Enablement of Identity Fraud

5. Violations of Fair Credit Reporting Act

FACT

Plaintiff has written three times to the defendant to correct the inaccuracies on the plaintiff's credit report, which was willfully ignored by the defendant. A copy each of the certified mail receipts, will be attached to this claim.

4/6/2021

Omosho Dapo Dayo

29 N Main Street, Apt 3A

Spring City, PA

19475

OLD NAVY

P.O Box 965005

Orlando, Florida, 32896

Re: 601859XXXXXX

To Whom It May Concern

This letter is regarding account 601859XXXXXX, which you claim payment is late. This is a formal notice that your claim is disputed. I am requesting validation made pursuant to the Fair Debt Collection Practices Act and the Fair Credit Reporting Act, along with the corresponding local state laws. Please note that I am requesting "validation" that this is competent evidence bearing my signature to the account, showing that I have a contractual obligation to pay you. Please also be aware that any negative mark found on my credit reports (including Experian, Transunion, and Equifax) from your company or any company that you represent, for a debt that I do not owe, is a violation of FCRA and FDCPA; therefore, if you cannot validate the debt or account, you must request that all reporting agencies delete the entry.

Pending the outcome of my investigation of any evidence that you submit, you are instructed to take no action that could be detrimental to any of my credit reports. Failure to respond within 30 days of receipt of this certified letter may result in small claims legal action against your company at my local venue. I would be seeking a minimum of \$1,000 in damages per violations for:

- . Defamation
- . Negligent Enablement of Identity Fraud
- . Violation of the Fair Debt Collection Practices Act (Including but not limited to Section 807-8)
- . Violation of the Fair Credit Reporting Act (Including but not limited to Section 623-b)

Please note: This notice is an attempt to correct your records, and any information received from you will be collected as evidence should any further action be necessary. This request is for information only, and is not a statement, election or a waiver of status.

My contact information is as follows:

Omotosho Dapo Dayo

29 N Main Street, Apt 3A

Spring City, PA

19475

SSN: 055-27-1479

P.S. Please be aware that dependent upon your response, I may be detailing any potential issues with your company via an online public press release, including documentation of any potential small claims action. I am also including a copy of my complaint to the organizations below:

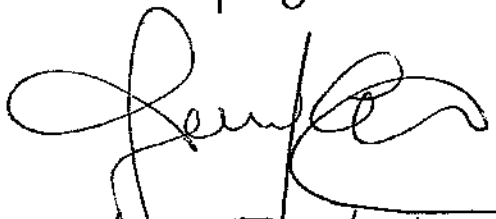
CC: Consumer Financial Protection Bureau

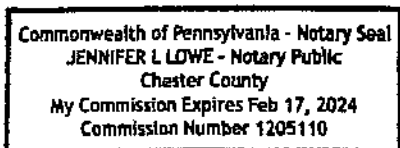
CC: Attorney General's Office

CC: Better Business Bureau

OMOTOSHO DAPU DAYO
R/S
4/6/21

State of PA
County of Chester

 4/6/21
Jennifer L. Lowe



6/22/2021

Omotosho Dapo Dayo

29 N Main Street, Apt 3A

Spring City, PA

19475

Old Navy

P.O Box 965005,

Orlando, Florida

32896

Re: 601859XXXXXX

To Whom It May Concern

Upon further investigation, I have retained new copies of my credit reports, and noticed that you did not furnish the credit bureaus with the required disclosure, within the period required by law. You are required by federal law to place a "notice of dispute" on my account within 30 days of my dispute, which you signed for on (date). I have retained a copy of your signature and date of receipt, as well as a time stamped of my credit reports, showing that you have violated the Fair Credit Reporting Act, Section 623(a) (3) and/ or the Fair Debt Collection Practices Act, Section 807(8) by not placing the disclosure within the required 30-day period.

Be aware that I am making a final goodwill attempt to have you clear up this matter. The listed item is entirely inaccurate and incomplete and represents a profoundly serious error in your reporting.

I am maintaining a careful record of my communications with you for the purpose of filing a complaint with the Consumer Financial Protection Bureau and the Attorney General's office, should you continue in your non-compliance of federal laws under the Fair Debt Collection Practices Act, the Fair Credit Reporting Act, and the corresponding local state laws. I further remind you that you may be liable for your willful non-compliance as per FCRA 623(a)(3) – Responsibilities of furnishers of information to consumer reporting agencies (15 U.S.C. 1681s-2)

(3) Duty to provide notice of dispute. If the completeness or accuracy of any information furnished by any person to any consumer reporting agency is disputed to any such person by a consumer, the person may not furnish the information to any consumer reporting agency without notice that such information is disputed by the consumer.

(B) Time of Notice (1) The notice required under subparagraph (A) shall be provided to the consumer prior to, or no later than 30 days after, furnishing the negative information to a consumer reporting agency described in Section 603(p).

You will be required to appear in a court venue local to me, in order to formally defend yourself. My contact is as follows:

Omosho Dapo Dayo

29 N Main Street, Apt 3A

Spring City, PA

19475

SSN: 055-27-1479

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CC: Consumer Financial Protection Bureau

CC: Attorney General's Office

CC: Better Business Bureau

OMOTOSHO DAPU DAYO

[Signature]

5/12/2021

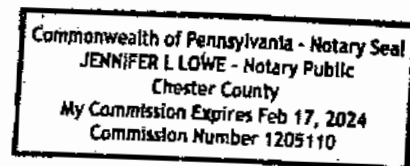
State of PA

County of Chester

Jennifer L Lowe

[Signature]

5/12/2021



5/12/2021

Omotosho Dapo Dayo

29 N Main Street, Apt 3A

Spring City, PA

19475

OLD NAVY

PO BOX 965005

ORLANDO, FL 32896

Re: 601859XXXXXX

To Whom It May Concern

This letter is in response to your recent claim regarding account 601859XXXXXX you claim is my account or late payment. By not replying in a timely manner to my initial letter on 4/6/2021, you have not only violated federal and state laws, but you have also failed to provide me with a copy of any viable evidence, bearing my signature, showing the account is being reported accurately. Be aware that I am making a final goodwill attempt to have you clear up this matter. The listed item is entirely inaccurate and incomplete and represents a profoundly serious error in your reporting.

I am maintaining a careful record of my communications with you for the purpose of filing a complaint with the Consumer Financial Protection Bureau and the Attorney General's office, should you continue in your non-compliance of federal laws under the Fair Debt Collection Practices Act, the Fair Credit Reporting Act, and the corresponding local state laws. I further remind you that you may be liable for your willful non-compliance. Failure on your behalf to provide a copy of any alleged contract or other instrument bearing my signature may result in a small claims action against your company. I would be seeking a minimum of \$1,000 in damages per violations for:

- . Defamation
- . Negligent Enablement of Identity Fraud
- . Violation of the Fair Debt Collection Practices Act (including but not limited to Section 807-8)
- . Violation of the Fair Credit Reporting Act (Including but not limited Section 623-b)

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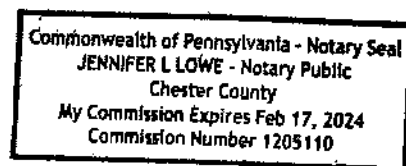
OMOTOSHO DAPU DAYO
RALE
5/12/2021

State of PA
County of Chester

Jennifer L Lowe



5/12/2021



7020 3160 0001 9000 3954

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OFFICIAL USE

Certified Mail Fee	\$3.60
Extra Services & Fees (check box, add fee as appropriate)	\$0.00
<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00
Postage	\$0.55
Total Postage and Fees	\$4.15

0875 08

Postmark Here

05/12/2021

Sent To **OLD NAVY**

Street and Apt. No., or PO Box No.
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City, State, ZIP+4®
ORLANDO, FLORIDA, 32896

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

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Orlando, FL 32896

OFFICIAL USE

Certified Mail Fee	\$3.60
Extra Services & Fees (check box, add fee as appropriate)	\$0.00
<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
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04/06/2021

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Orlando, FL 32896

OFFICIAL USE

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Postmark Here

06/22/2021

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